

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: PAMELA A. POLINSKI

Debtor(s).

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)
X

Case No. 17-23434-CMB

Chapter 13

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated ____9/28/20____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$ 1911 to \$1.78 to Complete with a 12/2022 LTCD takeover; and/or the Plan term shall be changed from ____ months to ____ months.

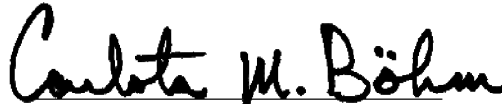
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 61) is treated as resolved by this Order.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 31st day of October, 2022


United States Bankruptcy Judge **dmr**

Stipulated by:

/s/ Glenn R. Bartifay
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

FILED
10/31/22 11:03 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Pamela A. Polinski
Debtor

Case No. 17-23434-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 31, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2022:

Recip ID	Recipient Name and Address
db	+ Pamela A. Polinski, 352 Middletown Rd., New Stanton, PA 15672-1180
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
14682949	+ Midwest Recovery Syste, 2747 W Clay Street, Saint Charles, MO 63301-2557
14682952	University Fidelity LP, P.O. Box 219785, Houston, TX 77218-9785
14682953	+ Van Ru Credit Corporation, 1350 E. Touhy Avenue, Suite 300E, Des Plaines, IL 60018-3342
14682955	Wf Crd Svc, Cscl Dispute Team N8235-04m, Des Moines, IA 50306

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2022 00:04:13	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14682945	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 01 2022 00:04:19	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14682943	+ Email/Text: bankruptcy@usecapital.com	Oct 31 2022 23:52:00	Capital Accounts, Po Box 140065, Nashville, TN 37214-0065
14682944	^ MEBN	Oct 31 2022 23:47:05	Capital Bank, 1 Church St, Rockville, MD 20850-4190
14682946	Email/Text: convergent@ebn.phinsolutions.com	Oct 31 2022 23:52:00	Convergent Outsourcing, Inc., 800 SW 39th St., P.O. Box 9004, Renton, WA 98057-9004
14690449	Email/Text: mrdiscen@discover.com	Oct 31 2022 23:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14682947	+ Email/Text: mrdiscen@discover.com	Oct 31 2022 23:52:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14703734	Email/Text: EBNBKNOT@ford.com	Oct 31 2022 23:52:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962
14682948	+ Email/Text: EBNBKNOT@ford.com	Oct 31 2022 23:52:00	Frd Motor Cr, P.O. Box 542000, Omaha, NE 68154-8000
14741491	+ Email/Text: bankruptcy@sccompanies.com	Oct 31 2022 23:52:00	Massey's, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
14736507	+ Email/Text: bankruptcy@sccompanies.com	Oct 31 2022 23:52:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15028980	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 31 2022 23:52:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14707683	Email/PDF: cbp@onemainfinancial.com	Nov 01 2022 00:04:20	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14682950	+ Email/PDF: cbp@onemainfinancial.com	Nov 01 2022 00:04:18	Onemain, Po Box 1010, Evansville, IN

District/off: 0315-2

User: auto

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			47706-1010
14832202	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2022 00:04:14	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14725931	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 01 2022 00:04:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14682951	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 31 2022 23:52:00	Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14735731	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 31 2022 23:52:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071
14757565	Email/Text: bnc-quantum@quantum3group.com	Oct 31 2022 23:52:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14723063	Email/PDF: ebn_ais@aisinfo.com	Nov 01 2022 00:04:20	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14682954	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 31 2022 23:52:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14725412	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 01 2022 00:04:13	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
cr		Pacific Union Financial, LLC

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com

Celine P. DerKrikorian

on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com

Glenn R. Bartifay

on behalf of Debtor Pamela A. Polinski gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Glenn R. Bartifay

on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 8